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Phone: 939-1700 Fax: 939-5800

American Mortgage Solutions

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Pace, FL 32571
Phone: 720-8810 Fax: 720-8809

Crestar

9428 Navarre Pkwy., Suite C
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Phone: 939-9010 Fax: 939-9550

Best Western-Navarre

8677 Navarre Pkwy.
Navarre, FL 32566
Phone: 939-9400 Fax: 939-4040
Web: <http://www.bestwestern.com>
Associate - Bart Neville

Comfort Inn

8680 Navarre Pkwy.
Navarre, FL 32566
Phone: 939-1761 Fax: 939-2084
Web: <http://www.comfortinn.com>

Tips and Toes Nail Salon

1970 Hwy 87, Suite 104
Navarre, FL 32566
Phone: 939-8878
Associate - Cathy Parnell
Associate - Gwen Lucio

Norwest Mortgage, Inc.

9200 Navarre Pkwy., Suite E
Navarre, FL 32566
Phone: 939-5566 Fax: 939-2404

Panhandle Mortgage, Inc.

8251 Navarre Pkwy.
Navarre, FL 32566
Phone: 939-3580 Fax: 939-5648

Standel Mortgage

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Navarre, FL 32566
Phone: 939-5212

Holiday Inn-Navarre Beach

8375 Gulf Blvd.
Navarre, FL 32566
Phone: 939-2321

Navarre Sun

5900 Gulf Breeze Pkwy.
Gulf Breeze, FL 32561
Phone: 934-0027 Fax: 934-9676

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8485 Navarre Pkwy., Suite A
Navarre, FL 32566
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Web: <http://www.nwf.dailynews.com>

Pensacola News Journal

101 E. Romana Street
Pensacola, FL 32501
Phone: 435-8511 Fax: 435-8633
E-Mail: newsjrnl@gulfsurf.infi.net
Web: <http://www.gulfcoast.infi.net>

Emerald Coast Community Blood Center

413 NE Racetrack Road
Fort Walton Beach, FL 32548
Phone: 862-4216

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Navarre, FL 32566
Phone: 939-0679

Holley-Navarre Elks Lodge 2787

P.O. Box 5387
Navarre, FL 32566
Phone: 939-0480

Holley-Navarre Intermediate PTA

1936 Navarre School Road
Navarre, FL 32566
Phone: 939-5346

Holley-Navarre Primary PTA

1955 Lowe Road
Navarre, FL 32566
Phone: 936-9748

Sentinel

1200 Gulf Breeze Pkwy.
Gulf Breeze, FL 32561
Phone: 934-1200

Thrifty Nickel

2 NW Maples Street
Fort Walton Beach, FL 32548
Phone: 243-6771

Holley-Navarre Cub Scout Pack 104

3024 Safronia Shores
Navarre, FL 32566
Phone: 939-6623

Navarre Beach Optimist Club, Inc.

P.O. Box 5236
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Phone: 934-5948

Navarre First Assembly of God

9600 Navarre Pkwy.
Navarre, FL 32566
Phone: 939-3333

Santa Rosa County Fair Assoc.

P.O. Box 884
Milton, FL 32572-0884
Phone: 626-7187

TEAM Santa Rosa EDC

5988 Hwy 90, Suite 4911
Milton, FL 32583
Phone: 623-0174 Fax: 623-5932

Navarre Family Eye Care/C.H. Spear, O.D.
8485 Navarre Pkwy.
Navarre, FL 32566
Phone: 939-3459 Fax: 939-8161
E-Mail: SPEARC@AOL.COM

Prosser Optical
913 Gulf Breeze Pkwy., Suite 43
Gulf Breeze, FL 32561
Phone: 934-5445

Trade Winds Pawn & Gun
6243 Gulf Breeze Pkwy.
Gulf Breeze, FL 32561
Phone: 939-3303

Black Tie Services
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Fort Walton Beach, FL 32549
Phone: 865-2083

Navarre Pest Control
1818 Constitution Drive
Navarre, FL 32566
Phone: 939-1113

Premier Termite & Pest Control
8544 Navarre Pkwy.
Navarre, FL 32566
Phone: 939-5488 Fax: 939-3963

Santa Rosa Medical Center
1450 Berryhill Road
Milton, FL 32570
Phone: 626-7762

Santa Rosa Orthopaedics/M. Hartsfield, M.D.
9428 Navarre Pkwy., Suite B
Navarre, FL 32566
Phone: 939-0844

Santa Rosa Orthopaedics/B. Lurate, M.D.
9428 Navarre Pkwy., Suite B
Navarre, FL 32566
Phone: 939-0844

Shirley A. Simmons, M.D.,P.A.
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Navarre, FL 32566
Phone: 939-9212 Fax: 939-9925

Jordano's Pizza
2362 Hwy 98 W.
Mary Esther, FL 32569
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Phone: 939-8217

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Navarre, FL 32566
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Associate - John Duncan

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web: <http://www.century21.com>
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Associate - Christine Wright
Associate - Karen Morris

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Phone: 939-5300
Web: <http://www.jmerealty.com>
Associate - Belle Mer
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Navarre Beach, FL 32566
Phone: 939-2011
Associate - Navarre Towers

Associate - Larry Smith
Associate - Warren Morgan
Associate - Clint Hale
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Mary Esther, FL 32569
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Charles Wieck
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APO AE 09050

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Phone: 939-3837

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Phone: 939-2874 Fax: 939-2346

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Web: <http://www.eranavarrebeach.com>
Associate - Anne Lavigueur
Associate - James Deason

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Navarre, FL 32566
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Navarre, FL 32566
Phone: 939-8000 Fax: 939-8060
Associate - Carol Fairman

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web: <http://www.holleybythesea.com>

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Navarre, FL 32566
Phone: 939-3350

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Navarre, FL 32566
Phone: 939-0300

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Navarre, FL 32566
Phone: 939-2366

Barracuda's Bar & Grill

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Navarre, FL 32566
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Cap'n Bubba's Seafood Restaurant

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Navarre, FL 32566
Phone: 939-2800

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East River SmokeHouse

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Kentucky Fried Chicken of Navarre

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Navarre, FL 32566
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Manhattan Deli & Pizzeria

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Phone: 936-0014

McDonald's

8624 Navarre Pkwy.
Navarre, FL 32566
Phone: 939-5506

Olive Garden Restaurant

216 Miracle Strip Pkwy.
Fort Walton Beach, FL 32548
Phone: 244-1667

Palms Restaurant

8649 Gulf Blvd.
Navarre, FL 32566
Phone: 939-8777

Sailor's Grill/Juana Ski & Sail

1451 Navarre Beach Blvd.
Navarre, FL 32566
Phone: 939-1092

Sam's Oyster House

8495 Navarre Pkwy.
Navarre, FL 32566
Phone: 939-1998

Seville Diner

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Navarre, FL 32566
Phone: 438-2151 Fax: 438-5125

Subway Sandwiches

8648 Navarre Pkwy.
Navarre, FL 32566
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Toby's Seafood Restaurant

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Navarre, FL 32566
Phone: 939-5543

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Navarre, FL 32566
Phone: 939-5311

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Navarre, FL 32566
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Navarre, FL 32566
Phone: 939-0483 Fax: 939-0484

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Phone: 432-1580 Fax: 432-8666

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Fort Walton Beach, FL 32548
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1936 Navarre School Road
Navarre, FL 32566
Phone: 939-2377

Smith Security System, Inc.

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Phone: 932-6096

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Navarre, FL 32566
Phone: 939-3388

Navarre Beach Flower Boutique

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Phone: 939-2288

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2187 Hwy 87
Navarre, FL 32566
Phone: 939-0190

Papillon's/Cool Breeze Sportswear

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Navarre, FL 32566
Phone: 936-8659

Sea Shell City

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Navarre, FL 32566
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Navarre High School

8600 High School Blvd.
Navarre, FL 32566
Phone: 939-1888 Fax: 939-6588

Security Systems

133 Eglin Pkwy., S.E.
Fort Walton Beach, FL 32548
Phone: 664-6464 Fax: 664-2367

Sand Dollar Plaza

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Navarre, FL 32566
Phone: 939-3850 Fax: 939-1702

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Navarre, FL 32566
Phone: 939-3848

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Pensacola, FL 32503
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Southern Surveying Services, Inc.

2200 Hwy 87
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Fort Walton Beach, FL 32548
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Cellular One-Pensacola

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Pensacola, FL 32504
Phone: 433-7300

Frontier

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Gulf Breeze, FL 32561
Phone: 934-6444

GTE

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Pensacola, FL 32504
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Fort Walton Beach, FL 32548
Phone: 243-7011 Fax: 244-1100

Flamingo Graphics of NW FL., Inc.

Hollywood Blvd 6C
Fort Walton Beach, FL 32548-4806
Phone: 243-1919

W.W. Curle Land Surveying

1900 Hwy 87, #M
Navarre, FL 32566-1064
Phone: 939-8787

J-Com Telephone Systems

3379 Greenbriar Cr., Suite A
Gulf Breeze, FL 32561
Phone: 934-1654 Fax: 857-0043

KMS Business Products

3010 E. Cervantes Street
Pensacola, FL 32503
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Tri-County Cellular

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Navarre, FL 32566
Phone: 939-8505 Fax: 936-9960

Voice-Tel

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Pensacola, FL 32501
Phone: 469-1518 Fax: 469-1539

White Directory of Florida, Inc.

4400 Bayou Blvd.
Pensacola, FL 32503
Phone: 477-7111

Florida Economy Tent Rental

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Navarre, FL 32566
Phone: 939-8368

Associated Land Title Group, Inc.
1774 Sea Lark Lane
Navarre, FL 32566
Phone: 939-9222 Fax: 939-0014

West Florida Title Co.
9200 Navarre Pkwy., Suite F
Navarre, FL 32566
Phone: 939-1505

Gulf Title Services
1807 Alhambra Street
Navarre, FL 32566
Phone: 939-1010 Fax: 939-9320

Betty's Trips to Win, Inc.
6528 Robar Tesora Street
Navarre, FL 32566
Phone: 939-8562 Fax: 936-4008

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Navarre, FL 32566
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Navarre Travel
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Navarre, FL 32566
Phone: 939-6787 Fax: 939-6781

Fillette Green Travel
313 S. Palafox Street
Pensacola, FL 32501
Phone: 434-2543

Travelhost Magazine
P.O. Box 1463
Gulf Breeze, FL 32562-1463
Phone: 934-9466 Fax: 932-7471
Web: <http://www.travelhost.com>

Gulf Power Company

5120 Dogwood Drive
Milton, FL 32570
Phone: 626-0333

Gulf Power Company

140 Hollywood Blvd. S.W. P.O. Box 2887
Fort Walton Beach, FL 32549
Phone: 833-4825

Holley-Navarre Water System, Inc.

8574 Turkey Bluff Road
Navarre, FL 32566
Phone: 939-2427

Navarre Animal Hospital

8092 Navarre Pkwy.
Navarre, FL 32566
Phone: 939-1373 Fax: 939-5531
Associate - Kevin Sibille

MJB Custom Video Productions

2765 Pleasant Bay Court
Navarre, FL 32566
Phone: 939-9558

BFI Waste System

2910 N. Palafox Street
Pensacola, FL 32501
Phone: 433-7425

Navarre Welding

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Navarre, FL 32566
Phone: 939-5002

New You Clinic/N. FL. Wellness Institute

1198 Gulf Breeze Pkwy., Suite 7
Gulf Breeze, FL 32561
Phone: 934-3545

Midway Water System

1759 Abercrombie Road
Gulf Breeze, FL 32561
Phone: 932-5188 Fax: 932-5612

Okaloosa Gas Company

364 Hwy 190
Valparaiso, FL 32580
Phone: 244-5197 (Fort Walton Beach & Navarre)
Web: <http://www.okaloosagas.com>

Gulf Coast Waste, Inc.

321 Hwy 85N
Niceville, FL 32578
Phone: 678-7684

Sunshine Magnetics

2762 Muirfield Drive
Navarre, FL 32566
Phone: 939-2867 Fax: 939-2867

EXHIBIT 3

INFORMATION FROM EMERALD COAST MAGAZINE

Emerald Coast

85 GALT



Navarre Beach

Florida's Paradise

Florida's Best Kept Secret." That's the way residents and visitors describe Navarre Beach.

The area was founded by Col. Gay H. Wyman, a retired Army engineer and native of Defuniak Springs. Although the area was isolated, Wyman fell in love with it. He later acquired some five



miles of land along the Sound and planted the town in 1925. He named it Navarre after a province in Northern Spain which had been a favorite of his wife's. Wyman eventually sold his land, but the Spanish theme remains today. Many area subdivisions have Spanish named streets.

Sailing the blue-green waters. Photo by Pam DelGallo

Jason Stokes, 19,

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grew up in the Navarre area. In fact he has placed his hometown on the map for a lot of people as he is a national windsurfing Olympic contender. He talks about his love for his community.

"The beauty of the beach is not obstructed with a lot of concrete," says Stokes. "It's quiet, and you feel safe enough to walk the beaches, even at night." Because he has traveled a lot, Stokes also mentions the cost of living is less in Navarre than a lot of other cities.

A growing community, the Navarre Beach area will soon have a new sports complex and a full-service post office. Navarre has its own public library, sheriff's sub-station and newspaper.

Health needs are met by many full-service medical facilities in the area. Baptist Hospital offers primary care in a family medical center, and other health care facilities are The Twelve Oaks and Impact.

Navarre plans to maintain the small town charm and natural beauty of the area. The Navarre Nature Walk is a project of the Navarre Beach Area Chamber of Commerce and the Santa Rosa Clean Community System, and it takes strollers along a meandering one mile trail following the Santa Rosa Sound shoreline. The boardwalk will feature an amphitheater, children's playground and a fresh water pond with native waterfowl and fish. The walk celebrates the natural attributes of the area and is being constructed in tandem with the environment. A bridge that crosses a small ravine has been made of recycled materials.

A 1,500 square foot walk-through Butterfly House offers area visitors a unique opportunity to experience hundreds of native butterflies and native plants.

Navarre's location is desirable—a local phone call can be made to Fort Walton Beach or Pensacola and you are just a bridge-drive away to a sandy quartz-white, not highly populated beach.

There will always be an element of naturalness to the four-mile Navarre Beach as it is bordered on both sides by land that will forever remain in its natural state. To the west is a 12-mile section of the Gulf Islands National Seashore, and to the east is a 22-mile stretch of land owned by Eglin Air Force Base.

Shopping opportunities are easily available from the traditional to the trendy. Beach souvenirs range from exotic shell creations to finely crafted jewelry and pottery to one-of-a-kind home furnishings. Navarre has the convenience of local stores as well as large malls in Pensacola and Fort Walton Beach. Within a few miles there is a large weekend Flea Market not to mention the numerous yard and garage sales that flourish every Saturday morning.

A sports life awaits you from swimming, fishing, wind surfing, scuba diving, and boating or sailing. Fishing helps you bring home a tall tale about the one that didn't get away. Offshore fishing is an experience the whole family can enjoy.

Within minutes from Navarre is golfing at Hidden Creek, or 10 minutes away is Tiger Point. Within a 40-minute range, there are over 31 courses ready for an invigorating game of golf. Take advantage of readily available tee times. Besides championship courses there are great golf packages and tournaments.

Plans for a "Nature Walk On The Beach" are underway and include a recreational bike/jogging path on Navarre Beach featuring exercise stations, rest areas and nature observation points.

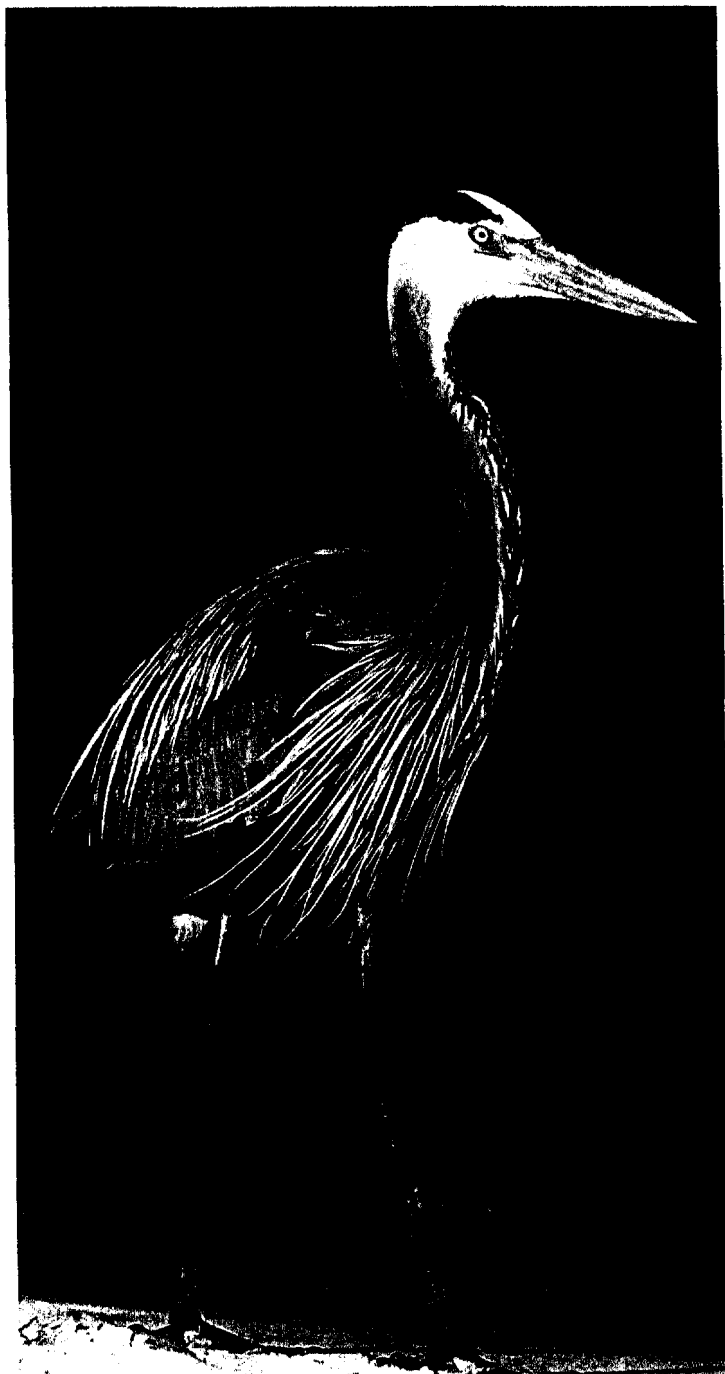
And food. Most Navarre restaurants feature world-famous fresh Gulf seafood or steak. Seafood is always a highlight with plump oysters, shrimp and blue crabs hauled from the Gulf daily—just in time for lunch and dinner. The ways shrimp can be served are limited only by the imagination. The preparation of seafood gumbo has been raised to

the level of an art.

Many of the restaurants are casual "beachy" or "hometown" establishments that don't require formal attire.

There are 17,000 Navarre residents and almost 1,000 Navarre Beach homeowners, and seasonal residents number over 2,000.

Area housing costs range from \$50,000 to \$300,000. You may ask what you get for your money in Navarre. For a very reasonable price



A heron hugs the coastline. Photo by Pam DeGallo

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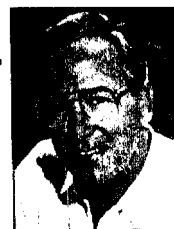
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Sun. 7 a.m.-3 p.m.

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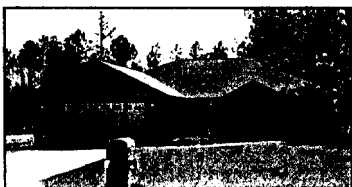
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you get value and a good quality of life. Should you desire a maintenance-free condo or townhouse or home on one acre or more, you will find that there is more value for your money in Navarre than any place around.

The area has an elementary school in addition to an intermediate, middle and high school. The University of West Florida and Pensacola Junior College are both easily accessible.

Navarre is noted for its community spirit. Each year the Navarre Beach Area Chamber of Commerce plays host to the Navarre Beach Fun Fest.

Other area events include a half marathon, Mardi Gras parade and street dance, golf tournaments, and volleyball tournaments. There is also the beach if one wants to walk along the softest, whitest sand imaginable or relax and let the sound of the waves carry your worries away.

In the fall, with temperatures often in the seventies, the weather is usually perfect for outdoor activities, including fall festivals or a volleyball game with friends.

For camping and family adventures, fall is a great time to get back in touch with Mother Nature as you rise at dawn to witness the southern migrations of many species of birds. Explore the area's educational opportunities and learn history firsthand at the forts and museums that dot the coast.



Bill Pullum
Realty Inc.

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The Name to Remember for Real Estate
We're Building Navarre

Homes, Land & Commercial Property

8494 Navarre Pkwy.

Navarre, FL 32566

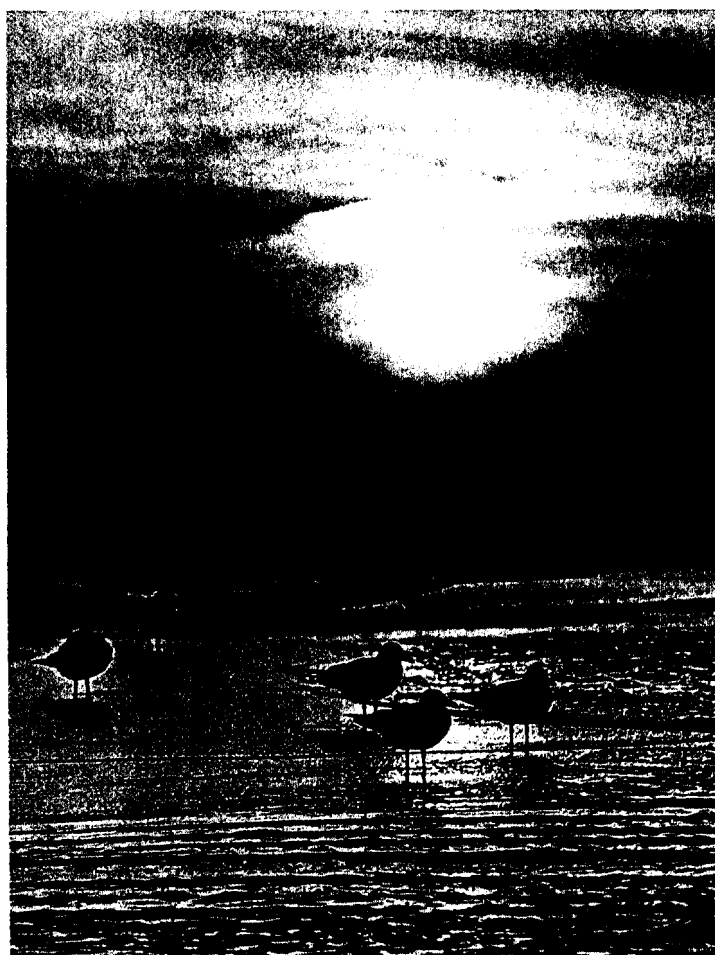
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Navarre



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 - Easy Access to I-10
 - Within mins of Eglin

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1-800-868-2363



Sunset over the water. Photo by Rosann K. Mann

Navarre is located on the Gulf of Mexico, 22 miles east of Pensacola and 16 miles west of Fort Walton Beach along Highway 98.

☎ Important Phone Numbers ☎

Chamber: 939-3267
 Driver's License: 932-9231
 Electric: Gulf Power, 432-4445
 Emergencies: 911
 Fire Department: 911 or non-emergency-Navarre Beach, 939-2448
 and Holley-Navarre-mainland, 939-5236
 Florida Highway Patrol: 689-7835
 Garbage: collected by independent contractors
 Okaloosa Gas: 244-5197
 Post Office: 939-5511
 Santa Rosa County Sheriff's Office: 911
 or non-emergencies, 939-1440
 Tag and Title: 934-8193
 Telephone: 780-2355
 Voter Registration: 939-1259, Ext 1023/24
 Water and Sewer: Holley-Navarre Water System, 939-2427;
 Midway Water System, Inc. 932-5188
 Youth Sports Assoc.: 939-3036
 Visitors Information Center: 1-800-480-7263

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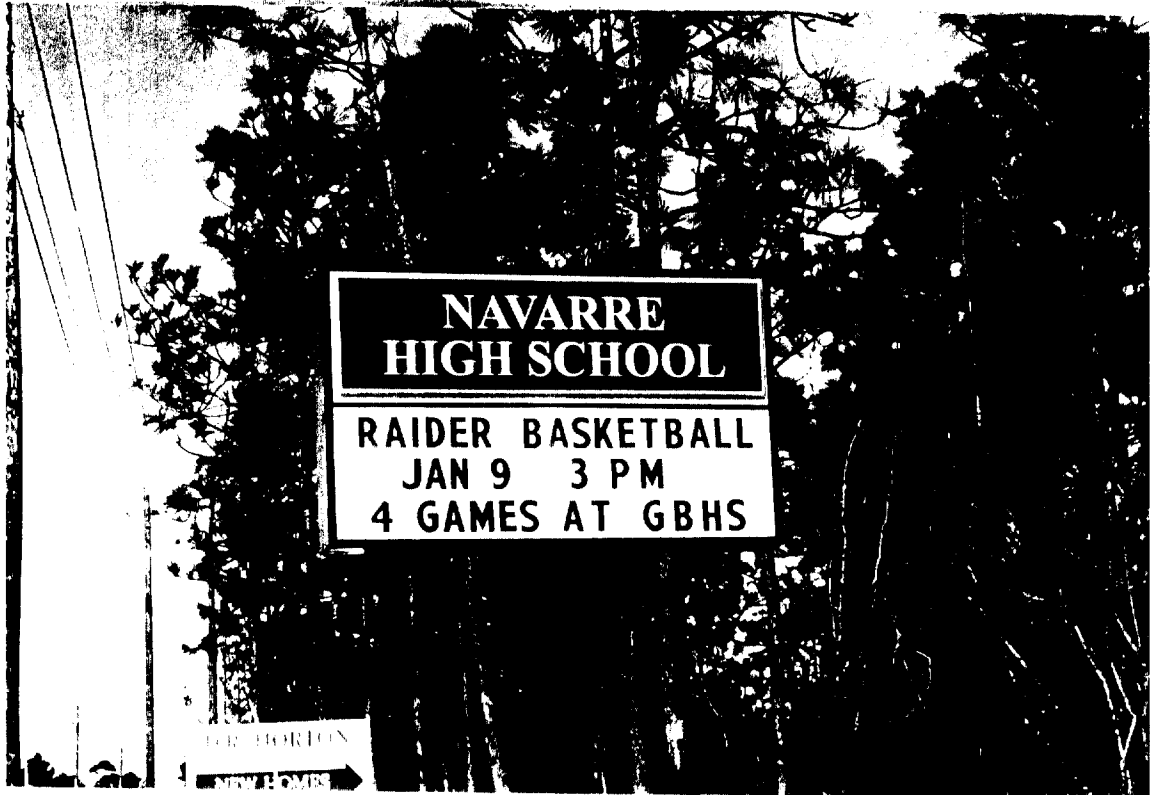
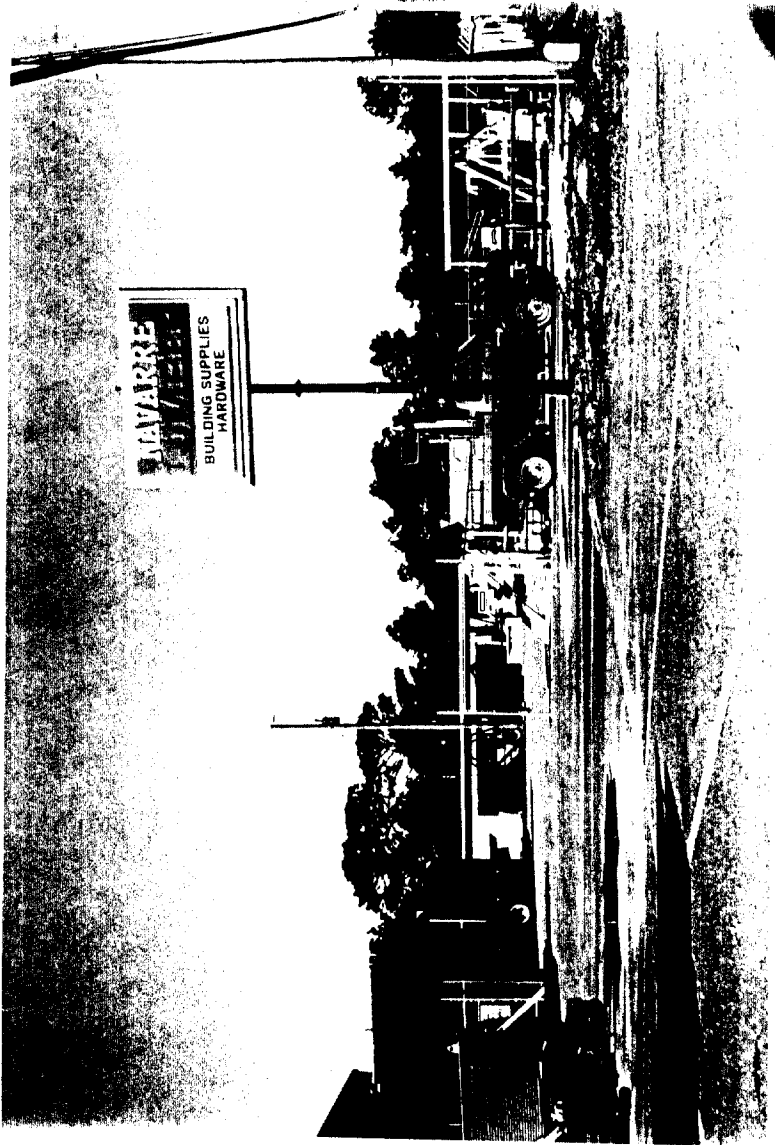
or Toll Free

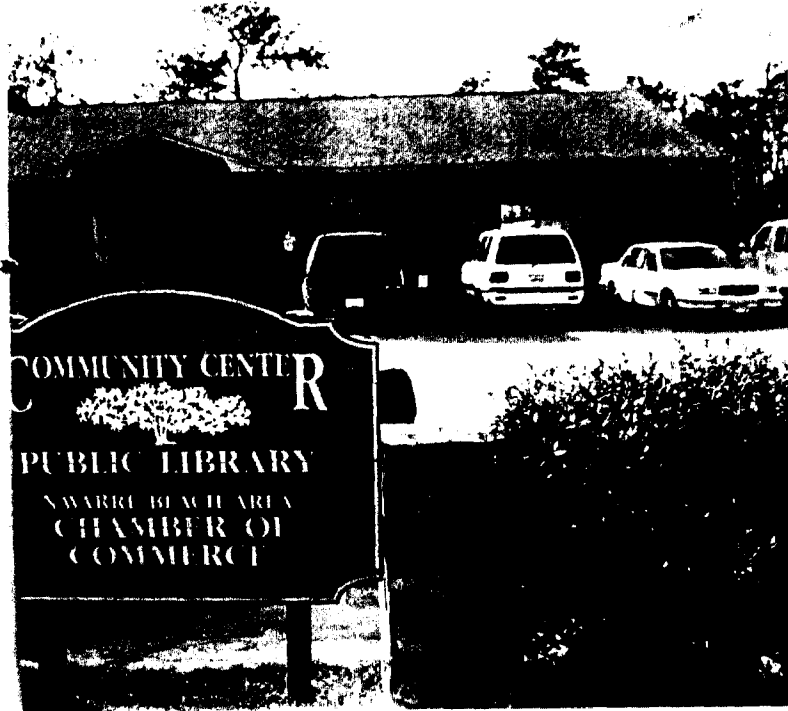
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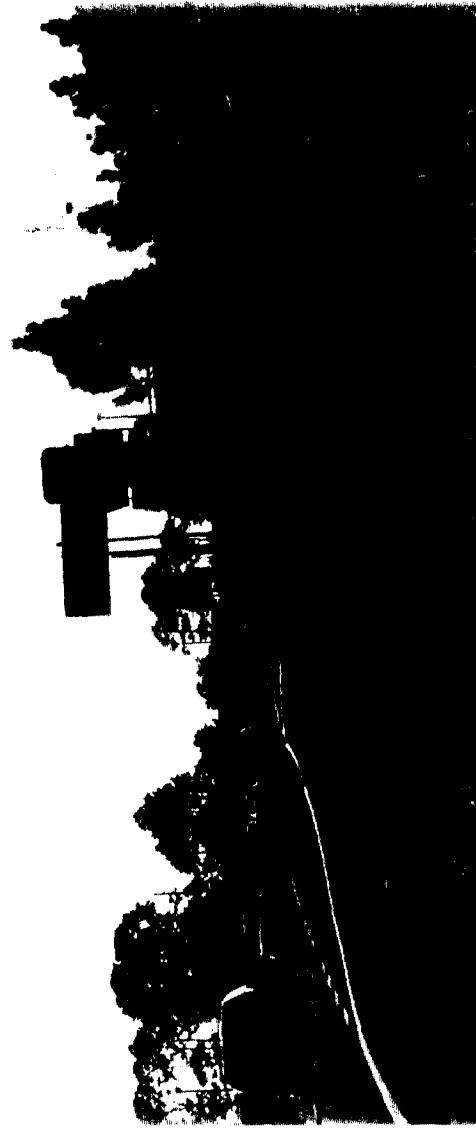
8680 Navarre Pkwy.
 Navarre, FL 32566

EXHIBIT 4

PETITIONER'S PHOTOGRAPHS OF NAVARRE
&
OTHER INFORMATION RELATING TO NAVARRE









Navarre YMCA
★ Youth Roller Hockey ★
BOYS & GIRLS
AGES 6 - 14

Practice Begins: January 10
Games Begin in February

About the Program

This is a non-contact beginner league. Practices will be in the chamber parking lot. Games will be played at the Northeast YMCA in Pensacola on Saturdays.

Volunteers Needed

We need interested adults. You don't even need to skate. You provide the caring attitude and we'll provide the help you need to coach.

Required Equipment ★ Safety is Top Priority

Players must have the following in order to participate:

In-line Skates	Hockey Stick	Helmet with Face Shield	Elbow Pads
Knee/Shin Guards	Mouth Guard	Protective Cup	Gloves

Ask about a special YMCA discount at Play It Again Sports/Davis Highway 477 7407 when you present your Registration Form!

Age Groups (age as of 12/31/97)
6 - 8 9 - 11 12 - 14

Program Fee (Includes T-Shirt)
\$35.00 (call and ask about financial assistance)

Youth Hockey Registration Form

Register now thru January 9 at the Navarre YMCA (located in the community center). You can also drop off registration forms at the library. Call the YMCA at 936 0049 for more information.

Name _____ M _____ F _____ Age _____ Birthdate _____
Address _____ City _____ State _____ Zip _____
Phone _____ School: _____
Father's Name: _____ Work Phone: _____
Mother's Name _____ Work Phone: _____
Shirt Size: Child Sm _____ Med _____ Lrg _____ Adult Sm _____ Med _____ Lrg _____

I hereby certify that the child named above is in normal health and capable of participating safely in YMCA Youth/Teen sports. I understand the YMCA does not carry health and accident insurance on its members or participants. All expenses incurred in the treatment of injuries due to accidents will be the responsibility of the participant and his/her own insurance carrier.

I understand the philosophy of the YMCA and the goals/objectives of YMCA Youth Sports Programs, which are based on fun, recreation, fair play, skill development, team work and values education. I also understand this league is strictly recreational. I give permission for all photos taken of my child to be used for promotional purposes.

In the event that I cannot be reached in an emergency, I hereby give my permission to any licensed physician, surgeon, clinic or hospital to secure proper treatment for and to order injection or anesthesia for my child as named above. I hereby state that my child is free from all communicable diseases and has not been treated for any such disease within the past six months and has received all required immunizations.

Date _____ Parent/Guardian Signature: _____

BOOK DRIVE

The Friends of the Navarre Library welcome and accept book donations all year for their book sales.

The books you donate will be sold at the Friends' Book Sales and proceeds will be used to buy books for the new library and support library programs.

Donations are tax deductible.

Drop your books off at the Navarre Branch Library
1917 Navarre School Road or call the library at 939-0679 to make other arrangements.

Especially welcome:

Children's Books
Art and Craft Books
Cookbooks
Nature and Gardening Books
Any hardback or paperback books in good condition

Remaining 1997 Book Sales

May 10th, August 16th, and
November 15th

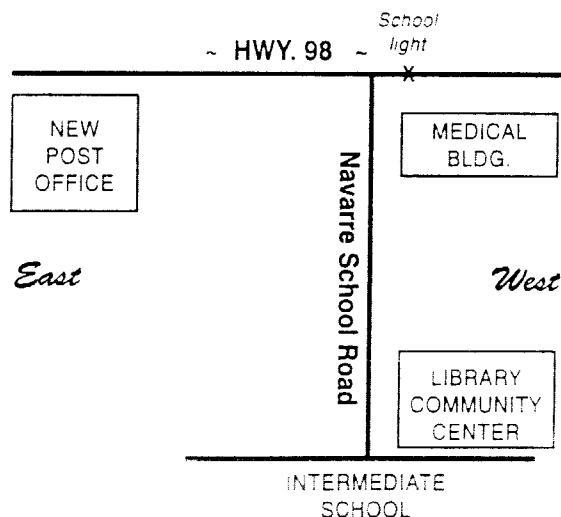
WHERE IS THE NAVARRE BRANCH LIBRARY?

It is located in the Navarre Community Center at 1917 Navarre School Road across the street from the new Post Office.

From the east on Highway 98, Navarre School Road is on the right, one mile west of the Highway 87 turnoff.

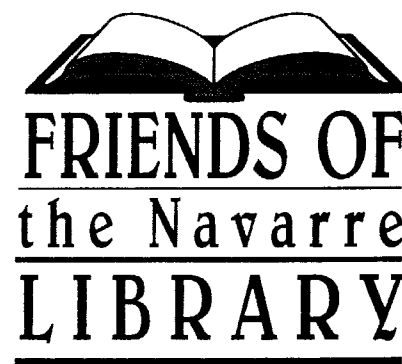
From the west on Highway 98, it is three miles past Holley by the Sea. Turn left at the school crossing.

The Community Center is on the left.



Help!

WE ARE LOOKING FOR FRIENDS



"Man cannot live without books."

Thomas Jefferson

Schedule of Activities

You are always welcome at
NAVARRE FIRST ASSEMBLY OF GOD!

SUNDAY:

- 9:30 a.m. School of the Bible
 (Classes for all ages)
- 10:30 a.m. Celebration of Praise Worship Service
 Children's Church
- 6:00 p.m. Back To The Altar Service

Nursery provided for ALL services.

MONDAY:

- 7:00 p.m. Intercessory Prayer Ministry

TUESDAY:

- 7:00 p.m. Women's Ministries
 (Second Tuesday of the month)

WEDNESDAY:

- 7:00 p.m. Mid-Week Family Night
 Adult Bible Study
 Missionettes
 Royal Rangers
 "KICK"

SATURDAY:

- 7:30 a.m. HonorBound/Promise Keepers
 (Last Saturday of the month)

NOTE: *Many other special events and activities are scheduled throughout the year for the enrichment of the family.*



Navarre First Assembly of God is more than scheduled services. It is more than a building. Navarre First Assembly of God is a growing family of friends, people who worship together, people who pray together, people helping people. We invite you to do more than attend a service, or come to a building. We invite you to become one of us, a part of our church family.



Introducing
Navarre . . .
First Assembly of God
 Myrice D. McNab, Pastor



2600 Navarre 22 Parkway, Navarre, FL 32566

(904) 979-1333

"A Growing Family of Friends"